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PATENT

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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Kranzley, Arthur D., *et al.*

Serial No. : 09/963,274 Examiner : Bayat, Bradley B.

Filed : May 19, 2000 Group Art Unit: 3621

For : A UNIVERSAL AND INTEROPERABLE SYSTEM AND METHOD  
UTILIZING A UNIVERSAL CARDHOLDER AUTHENTICATION  
FIELD (UCAF) FOR AUTHENTICATION DATA COLLECTION AND  
VALIDATION

AMENDMENT

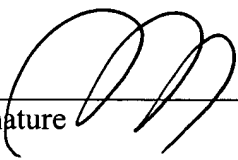
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SignatureNovember 1, 2004

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Sir or Madam:

This paper is submitted in response to the Office Action mailed on July 7, 2004, for the  
above-identified patent application.

A listing of claims beings on page 2 of this paper.

**Remarks/Arguments** begin on page 4 of this paper.